



Course Syllabus

Course Code	Course Title	ECTS Credits
FIN-215	Personal Finance	6
Prerequisites	Department	Semester
ACCT-110, ACCT-111	Economics and Finance	Fall/Spring/Summer
Type of Course	Field	Language of Instruction
Elective	Finance	English
Level of Course	Lecturer(s)	Year of Study
1 st Cycle	Dr. Melita Charitou	2 nd , 3 rd or 4 th
Mode of Delivery	Work Placement	Corequisites
Face to Face	N/A	None

Course Objectives:

The main objectives of the course are to:

- Develop an understanding of personal finance.
- Introduce the main areas of an individual's finance interests.
- Introduce the concepts of personal financial planning and management.
- Introduce the decision-making process regarding personal financial management.
- Identify and distinguish among different personal investment opportunities.

Learning Outcomes:

After completion of the course students are expected to be able to:

1. Apply basic personal financial management techniques.
2. Identify the importance of personal financial planning and investment.
3. Analyze the markets for housing and other property related assets, personal borrowing and consumer related loans, stock and bond investments, stock, bond, securities and other investments markets.
4. Explain income tax provisions and basic tax planning principles.
5. Define personal and life insurance principles and applications.
6. Explain the importance of personal financial planning for an individual.

Course Content:

1. Introduction to Personal Financial Statements.
2. Personal Financial Planning and Budgeting.
3. Cash, Savings and Borrowing.
4. Consumer Borrowing.
5. Housing and Property Markets.
6. Stock, Bond, Securities and Other Personal Investment Markets.
7. Personal and Life Insurance.
8. Income Tax and Capital Gains Tax.
9. Tax Planning.
10. Retirement and Estate Planning.

Learning Activities and Teaching Methods:

Lectures, Presentations, In-Class Exercises, and Discussion.

Assessment Methods:

Homework, Project/Presentations, Mid-Term, Final Examination

Required Textbooks / Readings:

Title	Author(s)	Publisher	Year	ISBN
Personal Finance	George Gallagher & Ian Fribbance	Oxford University Press	2017	9780198748779

Recommended Textbooks / Readings:

Title	Author(s)	Publisher	Year	ISBN
Essential Personal Finance: A Practical Guide for Students	Lien Luu, J. Lowe, J. Butler & T. Byrne	Routledge	2017	9781138692956